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Date:

3/17/2004

Signature of Person Mailing Correspondence

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

<u>PATENT</u>

Applicant(s):

Beenau, et al.

Docket No.:

60655.5500

Serial No.:

10/708,550

Group Art Unit:

TBA

Filed:

March 10, 2004

Examiner:

TBA

Title:

SYSTEMS AND METHODS

Confirmation No.:

2549

FOR PROVIDING A RETRANSACTION DEVICE

OPERABLE TO STORE MULTIPLE DISTINCT

**ACCOUNTS** 

## SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Commissioner For Patents PO Box 1450 Alexandria, VA 22313-1450

## Commissioner:

In accordance with the duty of disclosure under 37 C.F.R. §1.56 and pursuant to 37 C.F.R., §§1.97 and 1.98, Applicant hereby notifies the U.S. Patent and Trademark Office of the documents listed on the attached Form PTO/SB/08A. One copy of each cited document is submitted herewith. Applicant respectfully submits that all pending claims are patentable over the foregoing references, alone or in combination. The Examiner is requested to initial the enclosed Form PTO/SB/08A and return a copy thereof to the undersigned.

The items listed on Form PTO/SB/08A may be deemed to be pertinent to the above-identified application and are made of record to assist the Patent and Trademark

Serial No.: 10/708,550 Docket No.: 60655.5500

Office in its examination of this application. The Examiner is respectfully requested to fully consider the items and to independently ascertain their teaching.

The submission of the listed documents is not intended as an admission that any such document constitutes prior art against the claims of the present application. Applicants reserve the right to dispute any of the listed documents as prior art during examination. Further, Applicants do not waive any right to take any action that would be appropriate to antedate or otherwise remove any listed document as a competent reference against the claims of the present application. Furthermore, the submission of this Information Disclosure Statement is not to be construed as a representation that a search has been made or that no other material information may exist.

1. [ ]	For each of the following items listed on the enclosed copy of Form PTO/SB/08A
	that is not in the English language, an English language translation of that item or
	a portion thereof or a concise explanation of the relevance of that item is enclosed:

- 2. [ X ] Any copy of the items listed on the enclosed copy of Form PTO/SB/08A that is not enclosed with this Information Disclosure Statement was previously cited by or submitted to the Patent and Trademark Office in the prior [X ] Parent Application, [ ] Continuation, [ ] Divisional or [ ] Continuation-In-Part application under 37 C.F.R. §1.97, U.S. Serial No. 10/192,488 , filed July 9, 2002 .
- 3. [ X ] No fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with:
  - [ ] 37 C.F.R. §1.97(b)(1), within three months of the filing date of the above-identified application.
  - [ ] 37 C.F.R. §1.97(b)(2), within three months of the date of entry into the national stage as set forth in §1.491 in an international application.
  - [X] 37 C.F.R. §1.97(b)(3), before the mailing date of a first Office action on the merits.
- 4. [ ] No fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(c), after the period specified in paragraph 3 above but before the mailing date of a final action or a Notice of Allowance (where there has been no prior final action), and is accompanied by one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 8 below.

2

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Serial No.: 10/708,550 Docket No.: 60655.5500

5. [ ]	since specif	is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement it is being filed in compliance with 37 C.F.R. §1.97(c), after the period ied in paragraph 3 above but before the mailing date of a final action or a of allowance (where there has been no prior final action):
	[]	A check in the amount of \$180.00 is enclosed in payment of the fee.
	[]	Charge the fee to Deposit Account No. 19-2814. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.
6. [ ]	since of a fi	is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement it is being filed in compliance with 37 C.F.R. §1.97(d), after the mailing date nal action or a notice of allowance, whichever comes first, but before ent of the issue fee, and is accompanied by:
	a.	one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 8 below; and
	b.	the attached petition requesting consideration of this Information Disclosure Statement; and
	C.	the fee due under 37 C.F.R. §1.17(i)(1) which is paid as set forth in paragraph 9 below.
7.[]		is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement it is being filed in compliance with:
	a. [ ]	37 C.F.R. §1.313(b)(3), after the issue fee has been paid and information cited in this Information Disclosure Statement may render at least one claim unpatentable and is accompanied by the attached Petition To Withdraw Application From Issue;
	b. []	37 C.F.R. §1.313(b)(5), after the issue fee has been paid and information cited in this Information Disclosure Statement is to be considered in a Continuation application upon abandonment of the instant application and is accompanied by the attached Petition To Withdraw Application From Issue.
	C.	The fee due under 37 C.F.R. §1.17(i)(1) is paid as set forth in paragraph 9 below.
8. []	Disclo	by certify that each item of information contained in this Information sure Statement was cited in a communication from a foreign patent office cunterpart foreign application not more than three months prior to the filing Information Disclosure Statement.
[]		by certify that no item of information in the Information Disclosure

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Serial No.: 10/708,550 Docket No.: 60655.5500

office in a counterpart foreign application or, to my knowledge after making reasonable inquiry, was known to any individual designated in §1.56(c) more than three months prior to the filing of this Information Disclosure Statement.

- 9. [ ] A check in the amount of \$180.00 is enclosed in payment of the fee due under 37 C.F.R. §1.17(p).
  - [ ] Charge the fee due under 37 C.F.R. §1.17(i)(1) to Deposit Account No. 19-2814. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.
  - [ X ]The Commissioner is hereby authorized to charge any additional fees which may be required for this Information Disclosure Statement, or credit any overpayment to Deposit Account No. 19-2814. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

Dated: 3/17/04

Howard I. Sobelman Registration No. 39,038

Respectfully submitted,

Snell & Wilmer L.L.P. One Arizona Center 400 E. Van Buren

Phoenix, Arizona 85004-2202

Phone: (602) 382-6228 Fax: (602) 382-6070

Email: hsobelman@swlaw.com

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid QMB control number.

Substitu	ite for form 1449A/PTO		Co	mplete if Known
			Application Number	10/708,550
INF	ORMATION DI	SCLOSURE	Filing Date	March 10, 2004
STA	TEMENT BY A	APPLICANT	First Named Inventor	Blayn Beenau, et al.
			Art Unit	TBA
	(use as many sheets a	s necessary)	Examiner Name	TBA
Sheet	of		Attorney Docket Number	60655,/5500

				U.S. PAT	ENT DOCUMENTS	, , , , , , , , , , , , , , , , , , , ,
Examiner Initials	Cite No.1	Document Number	Number  Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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Examiner Initials*	Cite No.1	Office <sup>3</sup>	Foreign Patent Do	cument Kind <sup>5</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	Т6
		СН	CH689070		08/31/1998	Peter Bresch		
		EP	0 358 525	A2	03/14/1990	W&T Avery Limited		
		EP	0 424 726	Al	10/10/1990	Angewandte Digital Elec.		
		PCT	WO 99/03057	Al	01/21/1999	Robert E. Dorf		
		EP	EP 0 933 717	A2	08/04/1999	Citicorp Development Center		
		EP	EP 0 956 818	Al	11/17/1999	Citicorp Development Center		
		EP	EP 0 959 440	A2	11/24/1999	Citicorp Development Center		
		JP	2000-1109	Α	01/14/2000	Citicorp Development Center		
		JP	2000015288	Α	01/18/2000	Hitachi Plant Eng & Constr		
		JP	2000-40181	Α	02/08/2000	Unknown		

Examiner	Date	
Signature	Considered	

<sup>\*</sup>EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. Applicant's unique citation designation number (optional). See Kinds Codes of USPTO Patent Documents at <a href="https://www.uspto.gov">www.uspto.gov</a> or MPEP 901.04. The reign of the Emperor must precede the serial number of the patent document, by the indication of the year of the reign of the Emperor must precede the serial number of the patent document. Skind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. Applicant is to place a check mark here if English language Translation is attached.

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Substitu	ite for form 1449A/PTO		Complete if Known		
		Application Number	10/708,550		
INFORMATION DISCLOSURE			Filing Date	March 10, 2004	
STATEMENT BY APPLICANT			First Named Inventor	Blayn Beenau, et al.	
		_	Art Unit	TBA	
(use as many sheets as necessary)		Examiner Name	TBA		
Sheet	of		Attorney Docket Number	60655.5500	

			,	U.S. PAT	ENT DOCUMENTS	
Examiner		Document	t Number	Publication Date	Name of Patentee or	Pages, Columns, Lines, Where Relevant Passages or Relevant
Initials*	No.1	Number	Kind Code	MM-DD-YYYY	Applicant of Cited Document	Figures Appear
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Examiner	Cite		Foreign Patent Do	cument	Publication Date	Name of Patentee or	Pages, Columns, Lines, Where Relevant	
Initials*	No.1	Office <sup>3</sup>	Number⁴	Kind <sup>5</sup> (if known)	MM-DD-YYYY	Applicant of Cited Document	Passages or Relevant Figures Appear	T <sub>e</sub>
		PCT	WO 00/10144	Al	02/24/2000	3M Innovative Properties Co		
		JP	200067312	Α	03/03/2000	IBM		
		EP	EP 0 984 404	A2	03/08/2000	IBM		
		PCT	WO 00/38088	Al	06/29/2000	John Klayh		
		EP	EP 1 016 947	A2	07/05/2000	Texas Instruments Inc.		
		JР	2000207641	Α	07/28/2000	NCR International Inc		
		EP	EP 1 039 403	A2	09/27/2000	Citicorp Development Center		
		JP	2001-5931	A	01/12/2001	Unknown		
		PCT	WO 01/04825	Al	01/18/2001	Intermec IP Corp.		
		PCT	WO 01/15098	A1	03/01/2001	Gamut Interactive		

1	Examiner	Date	
	Signature	Considered	

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Substitut	e for form 1449A/PTO	Complete if Known		
INFORMATION DISCLOSURE		Application Number	10/708,550	
		Filing Date	March 10, 2004	
STA	TEMENT BY APPLICANT	First Named Inventor	Blayn Beenau, et al.	
		Art Unit .	TBA	
(use as many sheets as necessary)		Examiner Name	TBA	
Sheet	of .	Attorney Docket Number	60655.5500	

			U.S. PAT	ENT DOCUMENTS	
Examiner Initials*	Cite No.1	Document Number  2  Number Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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				FOR	EIGN PATENT DOC	CUMENTS		
Examiner	Cite		Foreign Patent Do		Publication Date	Name of Patentee or	Pages, Columns, Lines, Where Relevant	
Initials*	No.1	Office <sup>3</sup>	Number <sup>4</sup>	Kind <sup>5</sup> (if known)	MM-DD-YYYY	Applicant of Cited Document	Passages or Relevant Figures Appear	T <sup>6</sup>
		PCT	WO 01/15098	Al	03/01/2001	Gamut Interactive		
		ЕP	EP 1 104 909	A2	06/06/2001	Smartel S.P.A.		
		PCT	WO 01/43095	A2	06/14/2001	Intermec IP Corp.		
		EP	EP 1 113 387	A2	07/04/2001	Schlumberger Systemes		
		PCT	Wo 01/72224	Αl	10/04/2001	Wolf Fernlund		
		JP	2001283122	A	10/12/2001	Dainippon Printing Co., Ltd.		
		PCT	WO 01/77856	Al	10/18/2001	Brightstreet.com Inc.		
		PCT	WO 01/80473	A2	10/25/2001	Sony Electronics, Inc.		
		PCT	WO 01/86535	Αl	11/15/2001	Cadmus Technology Ltd.		
		PCT	WO 01/90962	A1	11/29/2001	Grosvenor Leisure Inc.		

Examiner	Date	
Signature	Considered	

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		NOOL OOLIDE	Application Number	10/708.550	
INFO	DRMATION L	DISCLOSURE	Filing Date	March 10, 2004	
STA	TEMENT BY	APPLICANT	First Named Inventor	Blavn Beenau, et al.	
			Art Unit	TBA	
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Examiner Initials*	Cite No.1	Document Number	Number  Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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Examiner Initials	Cite No.1	Office <sup>3</sup>	Foreign Patent Doo Number <sup>4</sup>	Kind <sup>5</sup>	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T€
		PCT	WO 01/95243	A2	12/13/2001	Battelle Memorial Institute	r igures Appear	$\Box$
		РСТ	WO 02/01485	Αl	01/03/2002	Smartclic Corporation		
		PCT	WO 02/13134	A2	02/14/2002	Medmicrochip LC		
		PCT	WO 02/21903	A1	03/21/2002	Mario Witte		
		EP	EP 1 199 684	A2	04/24/2002	Marconi Commerce Systems		
		PCT	WO 02/063545	A2	08/15/2002	Sensormatic Electronics Corp		
		PCT	WO 02/065246	A2	08/22/2002	Stockback Holdings, Inc.		
		PCT	WO 02/065404	A2	08/22/2002	Stuart Williams		
		PCT	WO 02/069221	A1	09/06/2002	Frequency Marketing, Inc.		
		PCT	WO 02/073512	A1	09/19/2002	3M Innovative Properties Co.		

Examiner	Date	
Signature	Considered	

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. Applicant's unique citation designation number (optional). See Kinds Codes of USPTO Patent Documents at <a href="https://www.uspto.gov">www.uspto.gov</a> or MPEP 901.04. The reign of the Emperor must precede the serial number of the patent document, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. Skind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. Applicant is to place a check mark here if English language Translation is attached.

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Substitute for f	orm 1449A/PTO	Co	Complete if Known			
		Application Number	10/708,550			
INFORM	MATION DISCLOSURE	Filing Date	March 10, 2004			
STATE	MENT BY APPLICANT	First Named Inventor	Blayn Beenau, et al.			
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			U.S. PAT	ENT DOCUMENTS	
Examiner Initials*	Cite No.1	Document Number  2  Number Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Cotumns, Lines, Where Relevant Passages or Relevant Figures Appear
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Cite No.1	Office <sup>3</sup>	Foreign Patent Document  Office <sup>3</sup> Number <sup>4</sup> Kind <sup>5</sup> (if known)		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	Т6
	EP	EP 1 251 450	Αl	10/23/2002	NCR International Inc.		
	PCT	WO 02/086665	A2	10/31/2002	United States Postal Service		
	PCT	WO 02/091281	A2	11/14/2002	Outsite Networks Inc.		
	PCT	WO 02/097575	A2	12/05/2002	American Express TRS Co.		
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Examiner	Date	
Signature	Considered	

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Substitute for form 1449B/PTO		Co.	mplete if Known
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		Application Number	10/708,550
		E Filing Date	March 10 - 2004
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Sheet	of	Attorney Docket Number	60655.5500

		OTHER PRIOR ART NON PATENT LITERATURE DOCUMENTS	
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T2
		"What's New: Timex Watch Features Speedpass System", http://www.speedpass.com/news/article.jsp?id=51 (1 page)	
. 1		"Physical Reality: A Second Look", Ken Sharp, Senior Technical Editor, http://www.idsystems.com/reader/1999_03/phys0399_pt2/phys0399_pt2.htm (6 pages)	
		"Magic Wands' to Speed Mobile Sales", BobBrewin, Jan. 15, 2001, http://www.computerworld.com/mobiletopics/mobile/story/1,10801,563300.html (4 pages)	
		"Mobile Speedpass Goes GLobal as Mobil Singpaore Rolls Out Asia's First RFID-Based Pay-At-The-Pump System", Press Release, April 5, 1999, http://www.ti.com/tiris/docs/news_releases/rel12.htm (3 pages)	
		"Speedpass Unleashed", June 4, 2002, http://www.cardweb.com/cardtrak/news/cf2_20a_97.html (2 pages)	
		Prophecy Central Update #9, October 10, 1997, http://www.bible-prophecy.com/pcu9.htm (5 pages)	
		International newsletter of the TI RFID Group, Issue 20, 2000 (12 pages)	
		"CES: Microsoft's SPOT Technology has Humble Origins", by James Niccolai, January 10, 2003, http://archive.inforworld.com/articles/hn/xml/03/01/10/030110hnsport.xml?s=IDGNS (3 pages)	
		"Microsoft: See SPOT Run On Your Wrist", by Richard Shim, June 5, 2003, http://news.com.com/2100-1041_3-1013442.html?tag=fd_top (1 page)	
		"Networking: Microsoft SPOT", by Jeremy A. Kaplan, July 1, 2003, http://www.pcmag.com/print_article/0,3048,a=43561,00.asp (2 pages)	
		"Microsoft Launches Smart Personal object Technology Initiative", Press Release from COMDEX Fall 2002, November 17, 2002, http://www.Microsoft.com/presspass/features/2002/nov02/11-17SPOT.asp (4 pages)	

Examiner	Date	١
Signature	Considered	/

<sup>\*</sup>EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not

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Substitute for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT		Complete if Known		
		Application Number	10/708,550	
		Filing Date	March 10, 2004	
		First Named Inventor	Blavn Beenau, et al.	
		Art Unit	TBA	
	(use as many sheets as necessary)	Examiner Name	TBA	
Sheet	of	Attorney Docket Number	60655.5500	

xaminer Cite	locked many of the makes (in CARITAL LETTERS) that of the ordistriction are sent to the	
nitials* No.		T <sup>2</sup>
	"Bank Extends RFID Payment Pilot: Bank of America will continue to tests its QuickWave RFID payment card for another three months", RFID Journal, 01/23/2003	
	"MasterCard to Test RFID Card: Pilot will test whether consumers, merchants and credit card issuers value "contactless payments", RFID Journal, 12/20/2002	
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, ,	"RFID Smart Cards Gain Ground: The convenience of contactless transactions is driving widespread adoption of contactless smart cards", RFID Journal, 04/09/2003	
	"TI Embraces Prox Card Standard: Texas Instruments ISO 14443 payment platform promises faster data transfer rates and more security", RFID Journal, 03/06/2003	
	"Multiple Frequency Transponders: "Volume production of dual-band RFID chips begins", Frontline Solutions, 07/16/2003	
		<u></u>

Examiner	Date	,
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			Art Unit	TBA	
(use as many sheets as necessary)		Examiner Name	TBA		
Sheet	of	<del></del>	Attorney Docket Number	60655.5500	

OTHER PRIOR ART NON PATENT LITERATURE DOCUMENTS					
Examiner Initials*	Cite No.1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.			
		Functional Specification, Standard Card IC MF1 IC S50, Philips Semiconductors, Product Specification Rev. 5.1 May 2001			
		·			
-					
Examiner Signature		Date Considered			

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MAR 1 9 2004 (S)

Serial No.: 10/708,550 Docket No.: 60655.5500

office In Prounterpart foreign application or, to my knowledge after making reasonable inquiry, was known to any individual designated in §1.56(c) more than three months prior to the filing of this Information Disclosure Statement.

- 9. [ ] A check in the amount of \$180.00 is enclosed in payment of the fee due under 37 C.F.R. §1.17(p).
  - [ ] Charge the fee due under 37 C.F.R. §1.17(i)(1) to Deposit Account No. 19-2814. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.
  - [ X ]The Commissioner is hereby authorized to charge any additional fees which may be required for this Information Disclosure Statement, or credit any overpayment to Deposit Account No. 19-2814. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

Respectfully submitted,

Snell & Wilmer

Howard I. Sobelman Registration No. 39,038

Dated: 3/17/04

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